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NEWS

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Major Illinois Health Insurers Agree to Cover Administration of H1N1 Flu Vaccination

CHICAGO – The Illinois Department of Insurance announced today that Illinois' largest private health insurers and HMOs have voluntarily agreed to cover administration costs associated with the H1N1 flu vaccine. The Department encouraged first-dollar coverage for the vaccine.

Aetna, Blue Cross and Blue Shield of Illinois, CIGNA, Health Alliance, Humana, PersonalCare, Unicare, and UnitedHealthcare will cover the cost of administration for the H1N1 vaccine for all of their policyholders. The cost of the vaccine itself, now available at local health departments and hospitals in Illinois, is being paid for by the U.S. Department of Health and Human Services.

"As parents of young children, pregnant women, and other vulnerable Illinoisans take steps to protect against the spread of the H1N1 virus, it is important for consumers to know whether the H1N1 vaccine is a covered health insurance benefit," said Michael T. McRaith, Director of the Illinois Department of Insurance. "We applaud these Illinois insurers for taking voluntary, proactive measures to reduce financial barriers to accessing the H1N1 vaccine."

Many smaller insurance companies will also cover the administration costs of the H1N1 vaccine for all or most of their policyholders. The Department advises all consumers to contact their insurance company, insurance agent, or employer to inquire about the details and limits of coverage for the H1N1 vaccine. Consumers in need of information or assistance can also call the Department's Office of Consumer Health Insurance toll-free at (877) 527-9431.

The Department offers additional advice for consumers to keep in mind as they prepare for the flu season:

Review Your Insurance Policy

It is always important to understand your health insurance policy, but with the potential for an increased demand for health care services, you need to be even more aware of your specific plan details. Take a few minutes to read your policy carefully in order to answer the following questions:

- Do you have a cost-sharing responsibility for the vaccinations?

- Many health insurance policies have co-payments for yearly flu vaccinations. Ask your insurance company if you will have a co-pay for the seasonal flu and H1N1 vaccine and what the cost will be.
- Will your policy cover administration of the H1N1 vaccine regardless of where you receive the vaccine?
 - Some health insurance companies may cover the administration cost of the vaccine only if it is delivered by a network provider.
- If an office visit is required to obtain the vaccinations, does it require a separate co-payment?
- Does your policy require a pre-authorization for hospital admission or other services?
- What is your co-payment for the most common H1N1 treatments?
 - The two drugs doctors can prescribe to treat H1N1 flu are Tamiflu and Relenza. In addition, you should know of any limitations on the number of doses covered by your policy – per prescription or per year.
- Does your policy cover over-the-counter medications?
- Is your coverage accepted at walk-in care facilities?
 - If your area is heavily affected by the spread of the H1N1 flu outbreak, your regular physician might not be able to see you in a timely manner.
- What is your out-of-network co-payment?
 - If you must go to an out-of-network provider, be aware you will likely pay a higher co-payment for your office visit and any tests run during the visit.

Plan Ahead

Be prepared for any eventuality with the following checklist:

- Have your health insurance ID card readily available.
- Review your health insurance policy provisions. Know which doctors and hospitals are in your network.
- Make note of your co-payments. Know how much a doctor's office visit will cost. Check to see if your co-payments go up if you go out-of-network.
- Keep handy a list of pharmacies and medications covered by your health insurance policy.
- If you have plans to travel, make sure you check to see if there are any doctors or medical facilities in-network where you will be visiting.
- Make sure you have contact details for your health insurance company available in case you have questions.

Take Appropriate Preventive Measures

The Illinois Department of Public Health (IDPH) lists public H1N1 vaccination sites, clinic times, and additional information on the 2009 H1N1 flu at www.ready.illinois.gov. For non-medical questions about the H1N1 virus, call the Illinois Flu Hotline at (866) 848-2094 or (866) 241-2138 (Spanish).

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including life, health, auto and homeowners. Consumers in need of information or assistance should visit the Department's Web site at www.insurance.illinois.gov or call our Office of Consumer Health Insurance at (877) 527-9431.